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Client's Docket No.

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09/190567
11/12/98

PATENT Utility APPLICATION COVER SHEET

BOX PATENT APPLICATION
HONORABLE ASSISTANT COMMISSIONER FOR PATENTS
Washington, D. C. 20231

Sir:

Transmitted herewith for filing is the utility patent application of:

INVENTOR: BLAIN BARTON

FOR: POINT OF SALE AUTOMATIC SAVINGS PROGRAM CONTRIBUTION
SYSTEM

Enclosed are:

- Postcard for receipt stamp and return.
- Applicant's Check for \$395.00, covering fees calculated below.
- Specification with Claims, Abstract, & Declaration & Power of Attorney
- A verified statement to establish small entity status under 37C.F.R § 1.9 and 37 C.F.R. § 1.27.
- 4 sheets of drawing.

Cover Sheet & Assignment to:

Information Disclosure Statement.

The filing fee has been calculated as shown below:

	(Col. 1)	(Col. 2)	SMALL ENTITY
FOR:	No. Filed	No. Extra	RATE FEE
BASIC FEE			\$395 \$395
TOTAL CLAIMS	16 -20=	0	x11 0
INDEPENDENT CLAIMS	3 - 3=	0	x41 0
MULTIPLE DEPENDENT CLAIMS PRESENTED			+125
		TOTAL	\$395

DEPOSIT ACCOUNT AUTHORIZATION

The Commissioner is hereby authorized to charge any fees, which are not otherwise submitted and which may be required under 37 CFR 1.17 during the entire pendency of this application, to the Deposit Account # 11-0020.

November 12, 1998

IVAR M. KAARDAL, Reg. No. 29,812

Date

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Attorney's Docket No. 97-2517
Client's Docket No.

In the United States Patent and Trademark Office

In re Application of:
BLAIN BARTON

Filed: **UTILITY PATENT APPLICATION**

For: **POINT OF SALE AUTOMATIC SAVINGS PROGRAM**
CONTRIBUTION SYSTEM

Assistant Commissioner for Patents and Trademarks
Washington, D.C. 20231

Date of Deposit: November 12, 1998

I hereby certify that the attached U.S. Patent Application, informal drawings, transmittal letter, priority document, and/or Preliminary Amendment are being deposited with the United States Postal Service under Express Mail service #EL 248479498 US on the date indicated above and is addressed to the Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.



November 12, 1998
Date

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Attorney's Docket No. K&A 97-2517
Client's Docket No.

Applicant or Patentee: **BLAIN BARTON**

Serial or Patent Number:

Filed or Issued:

For: **POINT OF SALE AUTOMATIC SAVINGS PROGRAM
CONTRIBUTION SYSTEM**

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) and 1.27(b) - INDEPENDENT INVENTOR**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled as above and described in:

the specification filed herewith.

application serial number _____, filed _____.

patent no. _____, issued _____.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

no such person, concern, or organization

persons, concerns or organizations listed below*

*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

FULL NAME: NOT APPLICABLE

INDIVIDUAL

ADDRESS: NOT APPLICABLE

SMALL BUSINESS CONCERN

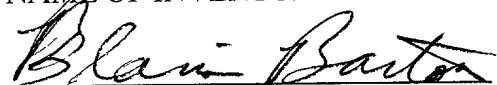
NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time

of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR: **BLAIN BARTON**

A handwritten signature in black ink that reads "Blain Barton".

Inventor's Signature

Date: Nov. 1st, 1998

U.S. GOVERNMENT PRINTING OFFICE: 1998 500-100-000

Attorney's Docket No. K&A 97-2517

APPLICATION

FOR UNITED STATES LETTERS PATENT

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SPECIFICATION

TO ALL WHOM IT MAY CONCERN:

BE IT KNOWN THAT I, **BLAIN BARTON**, a citizen of
UNITED STATES OF AMERICA, have invented a new and useful
POINT OF SALE AUTOMATIC SAVINGS PROGRAM
CONTRIBUTION SYSTEM of which the following is a
specification:

POINT OF SALE AUTOMATIC SAVINGS PROGRAM
CONTRIBUTION SYSTEM

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BACKGROUND OF THE INVENTION

10 Field of the Invention

The present invention relates to integrated financial network systems and more particularly pertains to a new point of sale automatic savings program contribution system for automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card.

Description of the Prior Art

20 The use of integrated financial network systems is known in the prior art. More specifically, integrated financial network systems heretofore devised and utilized are known to consist basically of familiar, expected and obvious structural configurations, notwithstanding the myriad of designs encompassed by the crowded prior art which have been developed for the fulfillment of countless objectives and requirements.

Known prior art include U. S. Patent No. 5,689,100; U.S. Patent No. 5,287,268; U.S. Patent No. 4,742,457; U.S. Patent No.

5,689,649; U.S. Patent No. 5,483,444; U.S. Patent No. 5,192,854; and U.S. Patent No. 4,839,504; U.S. Patent No. 5,056,019; U.S. Patent No. 4,346,442; U.S. Patent No. 5,297,026; U.S. Patent No. 4,750,119; U.S. Patent No. 4,694,397.

5

In these respects, the point of sale automatic savings program contribution system according to the present invention substantially departs from the conventional concepts and designs of the prior art, and in so doing provides an apparatus primarily developed for the purpose of automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card.

SUMMARY OF THE INVENTION

15 In view of the foregoing disadvantages inherent in the known types of integrated financial network systems now present in the prior art, the present invention provides a new point of sale automatic savings program contribution system construction wherein the same can be utilized for automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card.

20 The general purpose of the present invention, which will be described subsequently in greater detail, is to provide a new point of sale automatic savings program contribution system apparatus and method which has many of the advantages of the integrated financial network systems mentioned heretofore and many novel features that result in a new point of sale automatic savings program contribution system which is not anticipated, rendered 25 obvious, suggested, or even implied by any of the prior art

integrated financial network systems, either alone or in any combination thereof.

To attain this, the present invention generally comprises a scanner positioned at a point of sale for scanning universal product codes positioned on entities for sale. From such scanning, a sale amount of the entities for sale is identified. Also included is a point of sale register connected to the scanner for subtotaling the sale amounts of the entities for sale and calculating a sales tax associated with the sale amounts of the entities for sale. The sale amounts of the entities for sale and the sales tax are then totaled. As an option, the register may be further adapted for totaling a plurality of coupon amounts. To this end, the sale register is adapted to generate a total sale amount and a total coupon amount. A card reader is provided with a display and a keypad. It should be noted that the card reader is positioned at the point of sale and is further connected to the point of sale register for reading a debit/credit card and ascertaining an identification of a holder of the debit/credit card. Further, the card reader is adapted to receive the total sale amount and the total coupon amount from the point of sale register. As an option a coin collector is connected to a card reader for ascertaining an identification of a holder of the debit/credit card. In use, the coin collector serves to count and sort a plurality of coins, thereby generating a total change amount. Yet another option includes a phone service provider for directing calls on a telecommunication network. In operation, the phone service provider is adapted for receiving information on a calling card and receiving a payment via an account associated with the calling card. The phone service provider is further adapted to ascertain an identification of a holder of the calling card and

calculate a savings in cost of phone calls placed with the calling card. As such, a total savings amount is generated that is representative of a saving program contribution. Connected to the card reader and the coin collector is a debit/credit provider for receiving the total sale amount, the total coupon amount, the total change amount and the identification of the holder of the debit/credit card. In use, the debit/credit provider is further adapted to work in one of a plurality of modes dependent on the desires of the holder of the card. In a first mode, the debit/credit provider calculates a percentage of the total sale amount representative of the savings program contribution. In a second mode, the debit/credit provider calculates a difference between the total sale amount and a rounded up dollar value which is in turn representative of the savings program contribution. In a third mode, the debit/credit provider uses the total coupon amount to be representative of the savings program contribution. Finally, the debit/credit provider uses the total change amount to be representative of the savings program contribution in a fourth mode. Connected to the phone service provider and the debit/credit provider is a saving program provider for receiving the savings program contribution amount and the identification of the holder of the corresponding card. Upon such receipt, the phone service provider further contributes the savings program contribution to an investment of the holder of the corresponding card.

There has thus been outlined, rather broadly, the more important features of the invention in order that the detailed description thereof that follows may be better understood, and in order that the present contribution to the art may be better appreciated. There are additional features of the invention that

will be described hereinafter and which will form the subject matter of the claims appended hereto.

In this respect, before explaining at least one embodiment of 5 the invention in detail, it is to be understood that the invention is not limited in its application to the details of construction and to the arrangements of the components set forth in the following description or illustrated in the drawings. The invention is capable of other embodiments and of being practiced and carried out in 10 various ways. Also, it is to be understood that the phraseology and terminology employed herein are for the purpose of description and should not be regarded as limiting.

As such, those skilled in the art will appreciate that the 15 conception, upon which this disclosure is based, may readily be utilized as a basis for the designing of other structures, methods and systems for carrying out the several purposes of the present invention. It is important, therefore, that the claims be regarded as including such equivalent constructions insofar as they do not 20 depart from the spirit and scope of the present invention.

Further, the purpose of the foregoing abstract is to enable the 25 U.S. Patent and Trademark Office and the public generally, and especially the scientists, engineers and practitioners in the art who are not familiar with patent or legal terms or phraseology, to determine quickly from a cursory inspection the nature and essence of the technical disclosure of the application. The abstract is neither intended to define the invention of the application, which is measured by the claims, nor is it intended to be limiting as to the 30 scope of the invention in any way.

It is therefore an object of the present invention to provide a new point of sale automatic savings program contribution system apparatus and method which has many of the advantages of the integrated financial network systems mentioned heretofore and 5 many novel features that result in a new point of sale automatic savings program contribution system which is not anticipated, rendered obvious, suggested, or even implied by any of the prior art integrated financial network systems, either alone or in any combination thereof.

10 It is another object of the present invention to provide a new point of sale automatic savings program contribution system which may be easily and efficiently manufactured and marketed.

15 It is a further object of the present invention to provide a new point of sale automatic savings program contribution system which is of a durable and reliable construction.

An even further object of the present invention is to provide a 20 new point of sale automatic savings program contribution system which is susceptible of a low cost of manufacture with regard to both materials and labor, and which accordingly is then susceptible of low prices of sale to the consuming public, thereby making such point of sale automatic savings program contribution system 25 economically available to the buying public.

Still yet another object of the present invention is to provide a new point of sale automatic savings program contribution system which provides in the apparatuses and methods of the prior art some 30 of the advantages thereof, while simultaneously overcoming some of the disadvantages normally associated therewith.

Still another object of the present invention is to provide a new point of sale automatic savings program contribution system for automatically contributing monies to a savings program upon 5 making a purchase with a debit/credit/calling card.

These together with other objects of the invention, along with the various features of novelty which characterize the invention, are pointed out with particularity in the claims annexed to and 10 forming a part of this disclosure. For a better understanding of the invention, its operating advantages and the specific objects attained by its uses, reference should be made to the accompanying drawings and descriptive matter in which there are illustrated preferred 15 embodiments of the invention.

15 **BRIEF DESCRIPTION OF THE DRAWINGS**

The invention will be better understood and objects other than those set forth above will become apparent when consideration is 20 given to the following detailed description thereof. Such description makes reference to the annexed drawings wherein:

Figure 1 is a flow chart of the present invention operating in the first mode of operation.

25 Figure 2 is a portion of the flow chart depicting the operation of the present invention unique to the second mode of operation replacing steps 1 through 7 of Figure 1.

30 Figure 3 is a portion of the flow chart depicting the operation of the present invention unique to the third mode of operation replacing steps 1 through 7 of Figure 1.

Figure 4 is a portion of the flow chart depicting the operation of the present invention unique to the fourth mode of operation replacing steps 1 through 7 of Figure 1.

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Figure 5 is a portion of the flow chart of the present invention operating in conjunction with a telephone service provider replacing steps 1 through 7 of Figure 1.

10 Figure 6 is a complete schematic diagram of the present invention.

DESCRIPTION OF THE PREFERRED EMBODIMENT

15 With reference now to the drawings, and in particular to Figures 1 through 6 thereof, a new point of sale automatic savings program contribution system embodying the principles and concepts of the present invention and generally designated by the reference numeral 10 will be described.

20 The present invention, designated as numeral 10, includes a system for automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card or collecting and contributing coins.

25

The present invention preferably includes a scanner 12 positioned at a point of sale for scanning universal product codes positioned on entities for sale. From such scanning, a sale amount of the entities for sale is identified.

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Also included is a point of sale register 14 connected to the scanner for subtotaling the sale amounts of the entities for sale and calculating a sales tax associated with the sale amounts of the entities for sale. The sale amounts of the entities for sale and the sales tax are then totaled. As an option, the register may be further adapted for totaling a plurality of coupon amounts. To this end, the sale register is adapted to generate a total sale amount and a total coupon amount. It should be noted that the register may exclude the scanner when used to ring up services and the like. Further, the register may be reduced to a form of a simple computer.

A card reader 16 is provided with a display 18 and a keypad 20. It should be noted that the card reader is positioned at the point of sale and is further connected to the point of sale register for reading a debit/credit card and ascertaining an identification of a holder of the debit/credit card. Further, the card reader is adapted to receive the total sale amount and the total coupon amount from the point of sale register. It should be understood that the card reader may be used in carrying out various other tasks commonly associated with card readers, namely authorizing charges and the like.

As an option a coin collector 22 is connected to a card reader for ascertaining an identification of a holder of the debit/credit card. In use, the coin collector serves to count and sort a plurality of coins, thereby generating a total change amount.

Yet another option includes a phone service provider 24 for directing calls on a telecommunication network. In operation, the phone service provider is adapted for receiving information on a

calling card and receiving a payment via an account associated with the calling card. The phone service provider is further adapted to ascertain an identification of a holder of the calling card and calculate a savings in cost of phone calls placed with the calling card. As such, a total savings amount is generated that is representative of a saving program contribution. Note Figure 5.

Connected to the card reader and the coin collector is a debit/credit provider 26 for receiving the total sale amount, the total coupon amount, the total change amount and the identification of the holder of the debit/credit card.

In use, the debit/credit provider is further adapted to work in one of a plurality of modes dependent on the desires of the holder of the card. Note Figures 1-4. In a first mode, the debit/credit provider calculates a percentage of the total sale amount representative of the savings program contribution. See Figure 1. In a second mode, the debit/credit provider calculates a difference between the total sale amount and a rounded up dollar value which is in turn representative of the savings program contribution. See Figure 2. In a third mode, the debit/credit provider uses the total coupon amount to be representative of the savings program contribution. See Figure 3. Finally, the debit/credit provider uses the total change amount to be representative of the savings program contribution in a fourth mode. See Figure 4.

To accomplish the foregoing functions, the debit/credit and telephone service providers each are equipped with computers that operate under the control of software to fulfil the objective of the present invention. In various alternate embodiments, other

agencies or providers may be equipped with such means to accomplishing the desired end result.

Connected to the phone service provider and the debit/credit provider is a saving program provider 28 for receiving the savings program contribution amount and the identification of the holder of the corresponding card. Upon such receipt, the phone service provider further contributes the savings program contribution to an investment of the holder of the corresponding card. It should be noted that the aforementioned investment may take the form of an IRA, money market account or any other means of saving money. In use, the saving program provider is adapted to generate tabular summaries of the contributions to the aforementioned investment. In the preferred embodiment, the saving program provider is connected to a telecommunication network and allows restricted access to such summaries via the World Wide Web providing secure connections. It should be noted that the transfer of information by the various providers and remaining components set forth hereinabove are carried by electrical or other types of signals.

20

Examples of the various elements of the present invention is as follows:

Element #1- Debit/Credit Transaction into IRA Account,

25 Money Market and Savings on every transaction or purchase of goods via a deduction of purchase amount, taxes, and IRA contribution which consist of 1%-5%, or any other amount, of every transaction into various savings accounts. This service may be called AutoIRA services.

30

Example: John Doe purchases \$200 on a single purchase of household items, clothing, food and other services. John is then taxed on his purchases at a sales tax of 8.4% for \$16.80. John then takes an IRA deduction\selection of 4% setup up via his AutoIRA 5 EFT service for \$8.67. The total amount is \$225.47. John then deducts this amount from his check book. The following process below explains the process of the debit transaction.

1. John uses debit card or credit card for purchases of goods and services.
- 10 2. Card is swiped through 3rd party verification box (POS – Point of Sale.) for purchase of goods.
- 15 3. Charges are tallied to include amount of purchase, local and government taxes, and AutoIRA contribution in the amount range from 1% to 5%, or any other amount, of the total purchase. The percentage of the IRA deduction is setup through the bank or financial institution as a service and maintained by the financial institution in conjunction with patent founder.
- 20 4. Data is wire-relayed to bank or financial institution's HOST computer and debit transaction to checking or credit card main accounts are executed.
5. The Electronic Funds Transfer (EFT) transaction is verified and the debit/deduction is made to the individual card holder's account for purchases made including IRA contributions.
- 25 6. The 1%-5% IRA contribution is then forwarded to the main IRA database kept by the bank or financial institution to be displayed to the customers account and or records. The IRA contributions are then sent to an individual investment account that is aligned with their current banking and savings accounts.

7. IRA data is then updated and uploaded to AutoIRA web network as a secured mirrored image coming from each banking, investment and/or financial institution.
8. Customers are able to adjust fund selections for their IRAs, 5 non-real time however for protection, not the amounts themselves. The changes to the investment portfolios will not take place until the following business day and no funds are converted to new fund selection until authorized.
9. All mirrored IRA contributions images are sent and managed 10 by the AutoIRA entity. All exercised funds are sent to cardholder without penalty, unless taken out before the allocated timeframe following the RothIRA and IRA rules set forth by the United States and Overseas Governments.
10. All IRA balances and statement information will reside at the 15 bank or financial institution
11. The mirrored image is then displayed to an enterprise Windows NT network that displays the information via an Internet Information Server (Using Java, HTML, and ActiveX, Portals, Server Pages) and SQL or Oracle databases. Information can then 20 be viewed by an Internet Browser that supports HTML. All account balances and portfolios can be managed by the customer on a daily basis.
12. Information is updated on main host or Domain Controllers and/or computers and all transactions are sent, logged, and 25 archived to server and internet active server pages reflecting individual investment portfolios are updated . Statements are sent to each person every quarter.

Additional tools which may be used include an investment calculator, IRA software planner, IRA Account Manager, and 30 selection list that is Internet based.

Element #2- Debit/Credit Transaction on purchases electronically transferred into college education fund. This service may be called EducateIRA services.

5 Example: Sue's parents are saving for her college education. When they make a purchase for \$50.00 on groceries, they also pay state sales tax at 8.4% for \$4.20. The total comes to \$54.20. There is then a deduction for their daughters education at 5% of the purchase at \$2.71 and an AutoIRA contribution of 3% for \$1.62 for a grand
10 total of \$58.52. With the Roundup program the total figure would be \$59.00. This amount is deducted from their checking account.

1. Customer uses debit card or credit card for purchases of goods and services.
2. Card is swiped through 3rd party verification box (POS – Point of Sale.) for purchase of goods.
3. Charges are tallied to include amount of purchase, local and government taxes, and AutoIRA contribution in the amount range from 1% to 5% of the total purchase. The percentage of the Education deduction is setup through the bank or financial
20 institution as a service and maintained by the financial institution.
4. Data is wire-relayed to bank or financial institution's HOST computer and debit transaction to checking or credit card main accounts are executed.
- 25 5. The Electronic Funds Transfer (EFT) transaction is verified and the debit/deduction is made to the individual card holder's account for purchases made including Education contributions.
6. The 1%-5% or any other IRA contribution is then forwarded to the main IRA database kept by the bank or financial institution to
30 be displayed to the customers account and or records. The IRA

contributions are then sent to an individual investment account that is aligned with their current banking and savings accounts.

7. IRA data is then updated and uploaded to AutoIRA web network as a mirrored image coming from each banking, investment and/or financial institution.

5 8. Customers are able to adjust fund selections for their IRAs, however for protection, not the amounts themselves. The changes to the investment portfolios will not take place until the following business day and no funds are converted to new fund selection.

10 9. All mirrored IRA contributions images are sent and managed by the AutoIRA entity. All exercised funds are sent to cardholder without penalty, unless taken out before the allocated timeframe following the RothIRA and IRA rules set forth by the United States and Overseas Governments.

15 10. All IRA balances and statement information will reside at the bank or financial institution

11. The mirrored image is then displayed to an enterprise Windows NT network that displays the information via an Internet Information Server (Using Java, HTML, and ActiveX, Portals,

20 Server Pages) and SQL or Oracle databases. Information can then be viewed by an Internet Browser that supports HTML. All account balances and portfolios can be managed by the customer on a daily basis.

12. Information is updated on main host or Primary Domain Controller and/or computer and all transactions are sent, logged, and archived to server and internet active server pages reflecting individual investment portfolios are updated . Statements are sent to each person every quarter.

Element #3- Appoint person to be beneficiary for IRA account when IRA holder dies to avoid funds from going into a non-specified account. This service may be called SurvivalRA.

5 Element #4 - Debit/Credit Transaction into IRA Account, Money Market and Savings on every transaction or purchase of goods via a deduction of purchase amount, taxes, and IRA contribution which consist of 1%-5% of every transaction via various accounts. The balances are then Rounded Up to the nearest whole dollar. This
10 service may be called the Roundup Service.

Example: As with John Doe purchasing \$200 worth of gas, clothing, food and other services. John is then taxed on his purchases at the Washington sales tax at 8.4% for \$16.80. John then takes an
15 IRA deduction of 4% setup up via his AutoIRA EFT service for \$8.67. The total amount is \$225.47. At this time, if John has the RoundUp service, the total purchase would be rounded up to \$226.00. This makes checkbook entries a snap, and well worth the investment. John then deducts this amount from his checkbook. The
20 following process below explains the process of the debit transaction.

1. Customer uses debit card or credit card for purchases of goods and services.
2. Card is swiped through 3rd party verification box (POS – Point of Sale.) for purchase of goods.
- 25 3. Charges are tallied to include amount of purchase, local and government taxes, and AutoIRA contribution in the amount range from 1% to 5% of the total purchase. The percentage of the IRA deduction is setup through the bank or financial institution as a
30 service and maintained by the financial institution.

4. Data is wire-relayed to bank or financial institution's HOST computer and debit transaction to checking or credit card main accounts are executed.

5. The Electronic Funds Transfer (EFT) transaction is verified and the debit/deduction is made to the individual card holder's account for purchases made including IRA contributions.

6. The 1%-5% IRA contribution is then forwarded to the main IRA database kept by the bank or financial institution to be displayed to the customers account and or records. The IRA contributions are then sent to an individual investment account that is aligned with their current banking and savings accounts.

7. IRA data is then updated and uploaded to AutoIRA web network as a mirrored image coming from each banking, investment and/or financial institution.

8. Customers are able to adjust fund selections for their IRAs, however for protection, not the amounts themselves. The changes to the investment portfolios will not take place until the following business day and no funds are converted to new fund selection.

9. All mirrored IRA contributions images are sent and managed by the AutoIRA entity. All exercised funds are sent to cardholder without penalty, unless taken out before the allocated timeframe. timeframe not following the RothIRA rules set forth by the United States and Overseas Governments.

10. All IRA balances and statement information will reside at the bank or financial institution

11. The mirrored image is then displayed to an enterprise Windows NT network that displays the information via an Internet Information Server (Using Java, HTML, and ActiveX Server Pages) and SQL database. Information can then be viewed by an

Internet Browser that supports HTML. All account balances and portfolios can be managed by the customer on a daily basis.

12. Information is updated on main host or Primary Domain Controller and/or computer and all transactions are sent, logged, 5 and archived to server and internet active server pages reflecting individual investment portfolios are updated . Statements are sent to each person every quarter.

Element #5 – Debit purchases are sent into charity funds to be deducted from credit card, debit card transaction. Follow same processes for the charity contributions. This service may be called AutoCharity.

Element #6 – Debit/Credit transactions from grocery coupons into IRA account. Follow same processes for getting information and funds to IRA account. This service may be called CouponIRA.

Element #7 – Debit/Credit transaction from depositing coins into a machine and routing the change to IRA investment account. 20 This service may be called PitchIRA.

Element #8 – Refunds from Telephone company rebates send as "Real Savings" to IRA and investment, saving accounts. This service may be called CallingIRA. Follow same process for sending funds as 25 mentioned above.

As to a further discussion of the manner of usage and operation of the present invention, the same should be apparent from the above description. Accordingly, no further discussion 30 relating to the manner of usage and operation will be provided.

With respect to the above description then, it is to be realized that the optimum dimensional relationships for the parts of the invention, to include variations in size, materials, shape, form, 5 function and manner of operation, assembly and use, are deemed readily apparent and obvious to one skilled in the art, and all equivalent relationships to those illustrated in the drawings and described in the specification are intended to be encompassed by the present invention.

10 Therefore, the foregoing is considered as illustrative only of the principles of the invention. Further, since numerous modifications and changes will readily occur to those skilled in the art, it is not desired to limit the invention to the exact construction 15 and operation shown and described, and accordingly, all suitable modifications and equivalents may be resorted to, falling within the scope of the invention.

CLAIMS

I claim:

1. A system for automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card comprising, in combination:

a scanner positioned at a point of sale for scanning universal product codes positioned on entities for sale and therefrom extrapolating a sale amount of the entities for sale;

a point of sale register positioned at the point of sale and connected to the scanner for subtotaling the sale amounts of the entities for sale, calculating a sales tax associated with the sale amounts of the entities for sale, totaling the sale amounts of the entities for sale and the sales tax, and totaling a plurality of coupon amounts, thereby generating a total sale amount and a total coupon amount;

a card reader with a display and a keypad positioned at the point of sale and connected to the point of sale register for reading a debit/credit card and ascertaining an identification of a holder of the debit/credit card, wherein the card reader is adapted to receive the total sale amount and the total coupon amount from the point of sale register;

a coin collector connected to a card reader for ascertaining an identification of a holder of the debit/credit card, the coin collector

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further adapted to count and sort a plurality of coins, thereby generating a total change amount;

a phone service provider for directing calls on a telecommunication network, the phone service provider adapted for receiving information on a calling card and receiving a payment via an account associated with the calling card, the phone service provider further adapted to ascertain an identification of a holder of the calling card and calculate a savings in cost of phone calls placed with the calling card, thereby generating a total savings amount representative of a saving program contribution;

a debit/credit provider connected to the card reader and the coin collector for receiving the total sale amount, the total coupon amount, the total change amount and the identification of the holder of the debit/credit card, the debit/credit provider further adapted for, in a first mode, calculating a percentage of the total sale amount representative of the savings program contribution, in a second mode, calculating a difference between the total sale amount and a rounded up dollar value which is in turn representative of the savings program contribution, in a third mode, using the total coupon amount to be representative of the savings program contribution, in a fourth mode, using the total change amount to be representative of the savings program contribution; and

a saving program provider connected to the phone service provider and the debit/credit provider for receiving the savings program contribution amount and the identification of the holder of the corresponding card and further contribute the savings program

contribution to an investment of the holder of the corresponding card.

2. A system for automatically contributing monies to a savings program upon making a purchase comprising:

an input device for generating an identification signal for identifying an account holder and a monetary signal monetary amount;

a service provider connected to the input device for receiving the identification signal and the monetary signal for calculating signal representative of a savings program contribution based on the monetary amount; and

a saving program provider connected to the service provider for receiving the signal representative of the savings program contribution amount and further contribute the savings program contribution to an investment of the holder of the corresponding card.

3. A system as set forth in claim 2 wherein the input device includes a card reader.

4. A system as set forth in claim 2 wherein the input device includes a point of sale register.

5. A system as set forth in claim 2 wherein the input device includes a coin counter.

6. A system as set forth in claim 2 wherein the monetary amount includes a percentage of a total sale amount at a point of sale.

7. A system as set forth in claim 2 wherein the monetary amount includes a difference between a total sale amount at a point of sale and a rounded up dollar value.

8. A system as set forth in claim 2 wherein the monetary amount includes a total coupon amount at a point of sale.

9. A system as set forth in claim 2 and further including a coin collector adapted to generate a total change amount which is representative of the monetary amount.

10. A system as set forth in claim 2 wherein the monetary amount includes savings in cost of phone calls placed with a calling card.

11. An article of manufacture:

a computer usable code having a computer readable program code means embodied therein for automatically contributing monies to a savings program upon making a purchase, the computer readable program code medium in said article of manufacture comprising:

computer-readable program code for causing a computer to receive a signal representative of a monetary amount,

computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount, and

computer-readable program code for causing a computer to send a signal representative of the saving program contribution amount to a saving program provider.

12. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total sale amount at a point of sale and further wherein the computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount is further adapted to calculate a percentage of the total sale amount at the point of sale.

13. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total sale amount at a point of sale and further wherein the computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount is further adapted to calculate a difference between the total sale amount at the point of sale and a rounded up dollar value.

14. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total coupon amount at a point of sale and saving program contribution is equal to the total coupon amount.

15. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total change amount collected from a coin collector and saving program contribution is equal to the total change amount.

16. An article of manufacture as set forth in claim 11 wherein the monetary amount includes savings in cost of phone calls placed with a calling card and the saving program contribution is equal to the savings in cost.

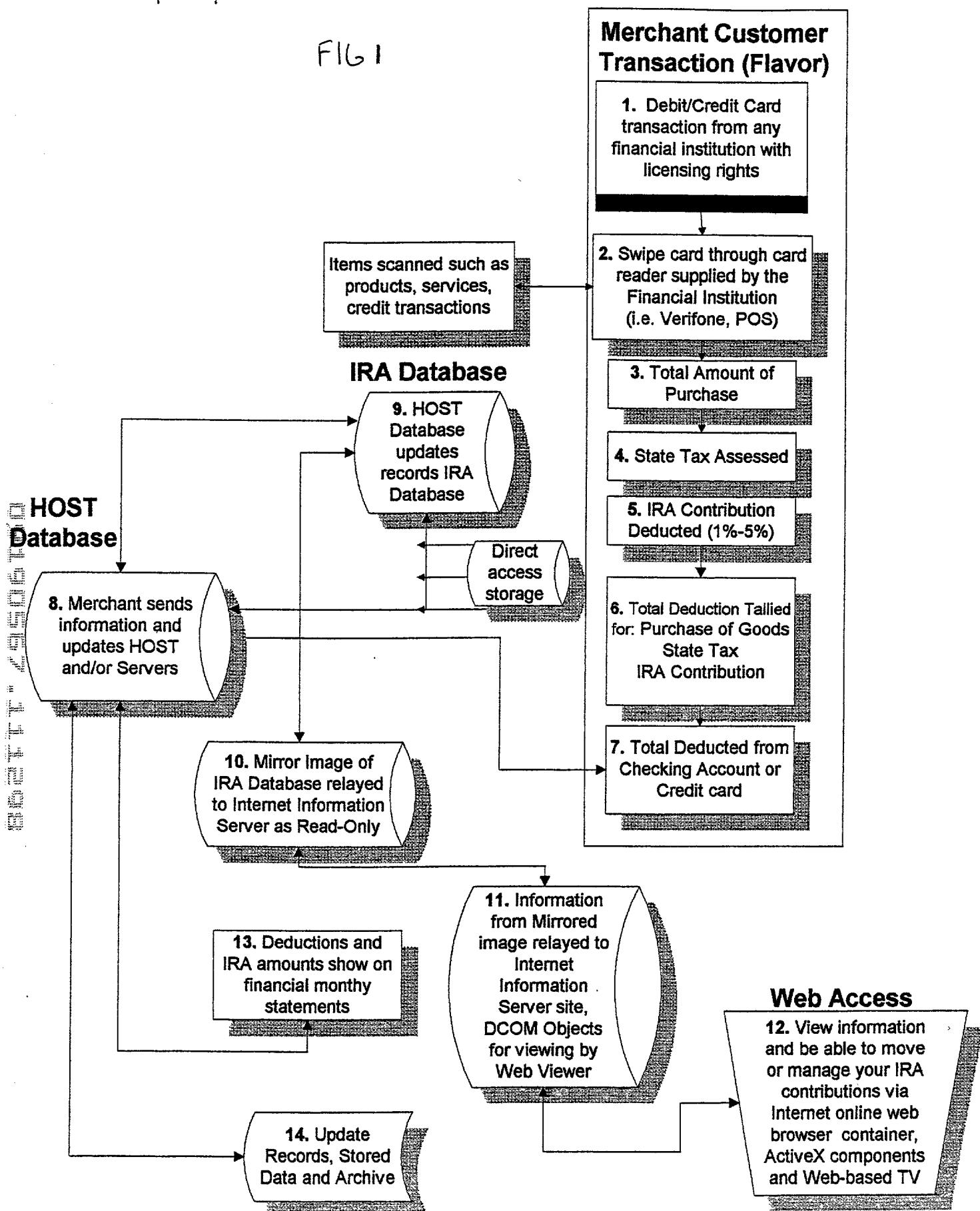
ABSTRACT OF THE DISCLOSURE

5 A system is provided for automatically contributing monies to a savings program upon making a purchase. Included is an input device for generating an identification signal for identifying an account holder and a monetary signal monetary amount. Also provided is a service provider connected to the input device for

10 receiving the identification signal and the monetary signal for calculating signal representative of a savings program contribution based on the monetary amount. A saving program provider is connected to the service provider for receiving the signal representative of the savings program contribution amount and

15 further contribute the savings program contribution to an investment of the holder of the corresponding card.

FIG 1



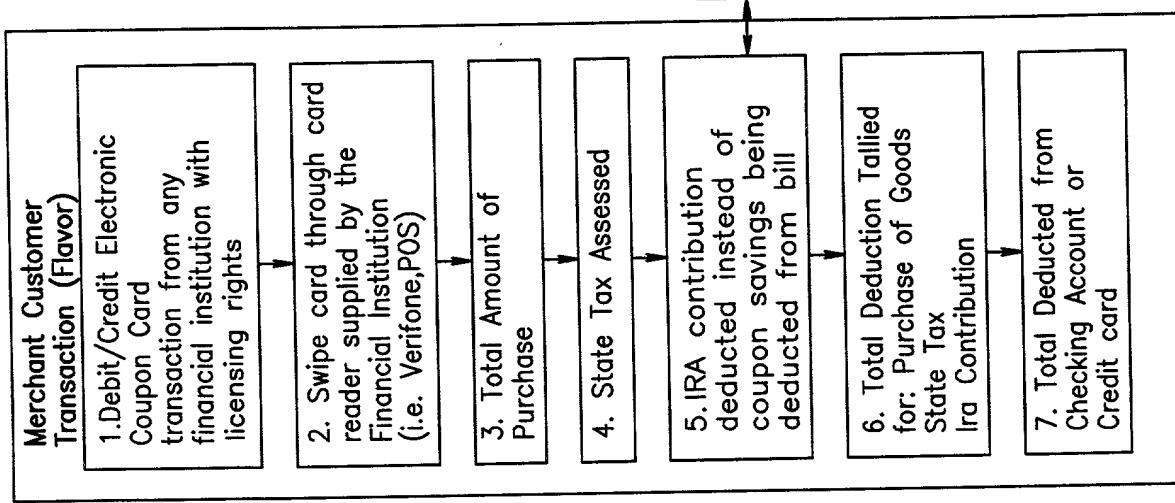
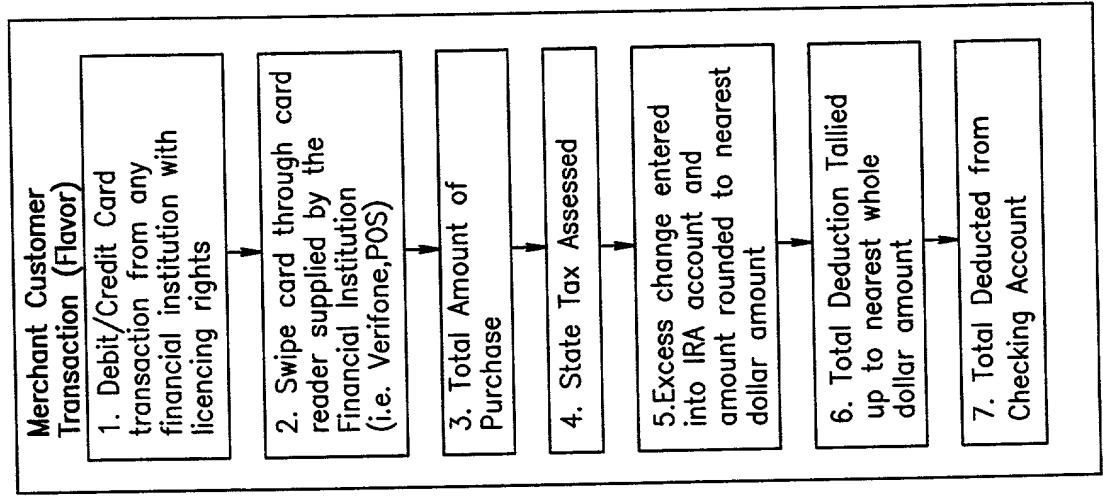


FIG. 2

FIG. 3

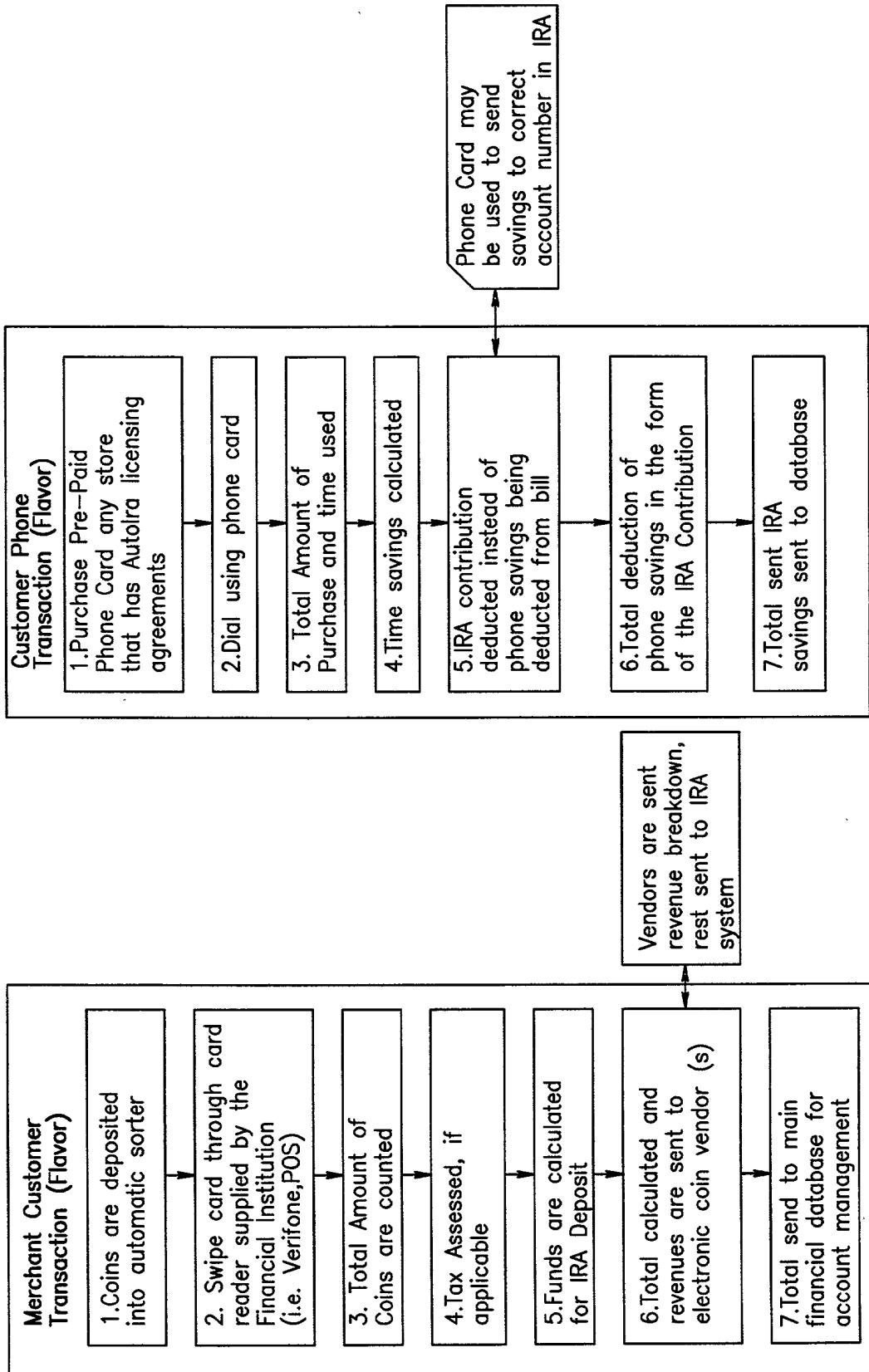


FIG. 4

FIG. 5

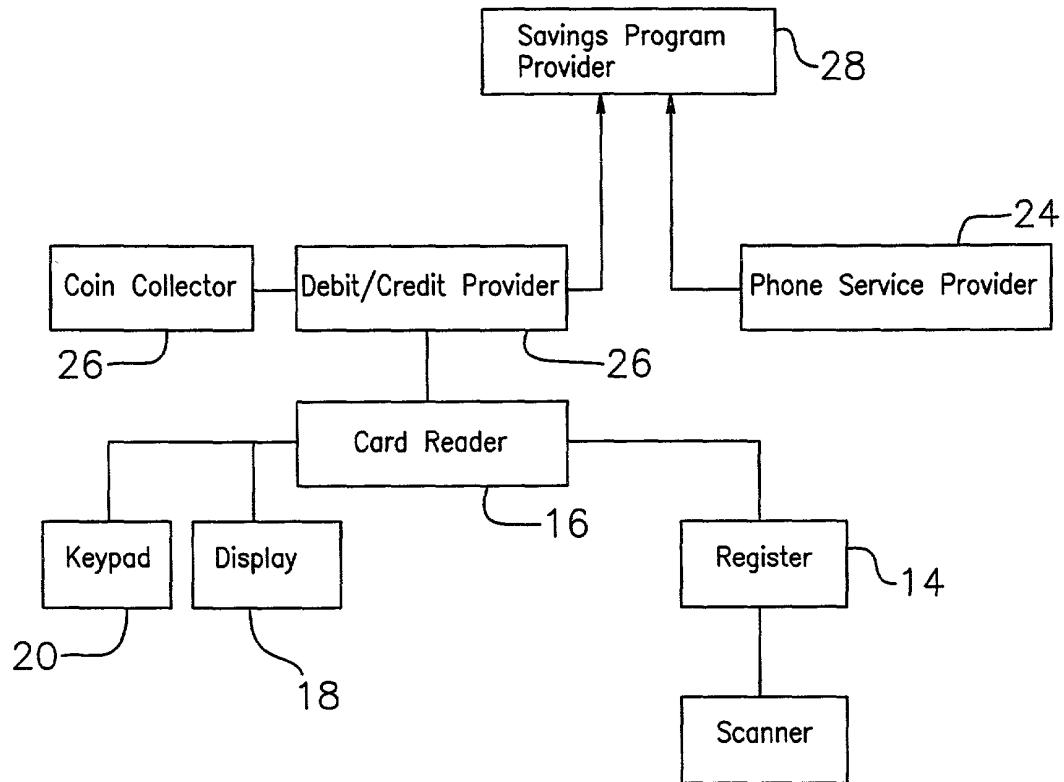


FIG. 6

Attorney's Docket No. K&A 97-2517
Client's Docket No.

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

POINT OF SALE AUTOMATIC SAVINGS PROGRAM CONTRIBUTION SYSTEM

the specification of which is attached hereto.

I further state that I do not know and do not believe that the above-named invention has ever been known or used in the United States before my invention thereof, or patented or described in any printed publication in any country before my invention thereof, or in public use or on sale in the United States more than one year prior to this application; that the invention has not been patented or made the subject of any inventor's certificate in any country foreign to the United States on any application filed by me or my legal representatives or assigns more than six (6) months prior to this application; and that no application for patent or inventor's certificate on the invention has been filed by me or my representatives or assigns in any country foreign to the United States, except as identified below.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment if applicable.

I acknowledge the duty to disclose information to the Patent and Trademark Office all information known to me to be material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s) Priority Claimed

NONE _____ (Number) _____ (Country) _____ (Day/Month/
Year Filed) _____ (Yes) _____ (No)

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States Provisional application(s) listed below:

NONE
(Application No.)

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s), or Section 365 (c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, Section 112. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

NONE (Application No.) **(Filing Date)** **(Status - patented, pending, abandoned)**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith: Ivar M. Kaardal, Registration Number 29,812.

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